

consider the possibility of obtaining a designation. While designations are not as easily obtained as they once were, it is still possible to be designated if the criteria are met.

The following areas in Utah have been designated as Health Manpower Shortage Areas: **See insert.**

Health Care Coverage Driving Up Workers' Compensation Costs

In some states employers, who are reeling from a decade of steadily increasing Workers' Compensation costs, are on the verge of open rebellion. For example, there have been heated exchanges between business owners and state officials in Maine, where industry leaders complain that "Cadillac" benefits are responsible for spiraling costs.

This is one of a number of findings in the U.S. Chamber's *Analysis of Workers' Compensation Laws 1984*. The 1984 edition reflects the results of more than 300 changes in state Workers' Compensation laws enacted during 1983. The 1984 edition also includes a new chart on occupational hearing loss provisions and a completely revised chart on occupational diseases, as well as statutory and regulatory benefit changes.

The total amount spent on Workers' Compensation by employers in 1981 (the latest year for which figures are available) is estimated by the Social Security Administration at nearly \$23 billion — more than quadruple the 1971 total of \$5.2 billion.

Maximum weekly benefits increased in 44 states as well as under the three federal programs, rising to a high of \$1,080 in *Alaska* and \$838 under the Federal Employees' Compensation Act. The maximum actually fell in *Wyoming*, however, because of a decline in the statewide average wage (SAWW) to which the benefits are indexed. *Louisiana*, *Missouri*, and *New Hampshire* raised the percentage of SAWW to which benefits are indexed, and *Massachusetts* adopted 100 percent of SAWW as the maximum for survivor's benefits (the old fixed amount of \$110 is retained as the minimum).

Legal challenges to the method of computation resulted in a 1983 maximum in *Michigan* that was lower than originally announced, and a delay in promulgating the January 15, 1984, Illinois maximum for permanent partial disability.

Louisiana joined *Florida* in using a wage loss system for permanent disability. The Louisiana benefit schedule now applies only to an amputation or loss-of-use of at least 50 percent.

Minnesota also dropped its permanent disability schedule and instituted a system of benefits based on anatomical impairment, payable in a lump sum upon return to work, or weekly if no work is available or work is refused.

While proposals for a new federal occupational disease program remained stalled, states continued to refine provisions governing work-caused illnesses. For example, five states extended statutes of limitations for claims based on diseases that develop after long latency periods, such as those associated with asbestos exposure. The new edition of

the *Analysis* includes a thorough review of such provisions.

Copies of *Analysis of Workers' Compensation Laws 1984* (publication #6707) are available by writing the Chamber of Commerce of the United States, Publications Fulfillment Department, 1615 H Street, N.W., Washington, D.C. 20062, or by calling 301/468-5128. The price is \$12.00 for a single copy, \$10.00 each for 2-24 copies, \$7.00 each for 25-99 copies, and \$3.00 for 500 or more. The price includes postage and handling.

For further information, contact Eric Oxfeld, employee benefits attorney, at the preceding address or call 202/463-5514.

Coalition Report, June 1984

Rise in employee health benefits slows down

A significant finding in the U.S. Chamber of Commerce's annual publication of employee benefits (*Employee Benefits, 1982*) is that employee benefits, as a percentage of payroll, have not been rising so rapidly in recent years as they did before 1977. During the period 1977-82, the growth of employee benefits, as a percentage of payroll, was flattening out, unlike what happened in any earlier six-year period since the surveys began.

While this is true the total amount was still a hefty \$2,228 per year per employee or 11.5% of payroll, according to the *Coalition Report*, the newsletter of the Clearinghouse of Business Coalitions for Health Action, a project of the U.S. Chamber of Commerce.

They further indicate in their report that, "Although benefits continue to rise, between 1981 and 1982 benefits actually rose less than wages, for the first time in many years. Benefits increased 8.5 percent in 1982; wages rose 11 percent. Between 1971 and 1982 benefits rose 183 percent; wages increased 139 percent."

The Chamber survey is conducted among more than 1,000 service and manufacturing firms of various size.

1982 Employer Health Costs
(Hourly employees only)

Health Related Employee Benefits	Percent of Payroll	Cents per Payroll Hour	Dollars per Year Per Employee
Health Insurance	5.8%	55.0c	\$1,121
Medicare and Disability	2.0	18.7	382
Workers' Compensation	1.4	12.7	258
Short-term Disability	0.3	3.2	65
Long-term Disability	0.3	2.2	58
Dental	0.4	4.0	83
Vision and Drugs	0.1	0.9	17
Paid Sick Leave	1.2	11.9	244
Total	11.5%	\$1.09	\$2,228

Source: *Employee Benefits, 1982*, U.S. Chamber of Commerce

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